

**IN THE UNITED STATES BANKRUPTCY COURT
THE EASTERN DISTRICT OF TENNESSEE**

In re:

Case No. 12-14964

Richard Ronald Masters, Jr.

Chapter 13

Debtor

OBJECTION TO CLAIM 6 OF INSOLVE RECOVERY, LLC.

NOTICE OF OPPORTUNITY TO OBJECT AND FOR HEARING

Pursuant to Local Rule 9013-1(h), the Court may consider this matter without further notice or hearing unless a party in interest files an objection. If you object to the relief requested in this paper, you must file with the clerk of the Court at 31 East 11th Street, Chattanooga, TN 37402, an objection within 30 days from the date this paper was filed and serve a copy on the Movant's attorney, April Perry Randle, P.O. Box 3056, Cleveland, TN 37320-3056. If you file and serve an objection within the time permitted, the Court will schedule a hearing and you will be notified. If you do not file an objection within the time permitted, the Court will consider that you do not oppose the granting of the relief requested in this paper and may grant the relief requested without further notice or hearing.

Debtor, through counsel, objects to the allowance of the claim identified below, and makes the following representation in support of this objection:

1. The claimant is InSolve Recovery, LLC c/o Capital Recovery Group and the Court's claim number is 6. The original creditor for this debt is Polaris HSBC.
2. The debt claimed in Proof of Claim 6 was listed on Schedule F; however, the same debt was claimed by claimant LVNV Funding, LLC which the Court has assigned as Proof of Claim number 3.
3. Debtor testifies that LVNV Funding, LLC is the known collector for the HSBC Polaris account and Debtor has only ever owed one debt to HSBC Polaris. In further support of

this objection, LVNV Funding, LLC is specifically stated as the collector for HSBC Polaris on Schedule F of the Debtor's Bankruptcy petition.

4. There are no attachments to Proof of Claim 6 to show that they are the primary holder of the HSBC Polaris account.
5. As of the date of the filing of this objection, the Chapter 13 Trustee has paid claimant 6 a total of \$681.97.
6. Claim 6 should be disallowed in its entirety because it is a duplicate claim of Proof of Claim 3.

Wherefore, Debtor prays,

1. That Claim 6 be disallowed in its entirety.
2. That the Court Order all payments sent to claimant 6 be returned to the Chapter 13 Trustee at PO Box 511, Chattanooga, TN 37401 no later than 30 days from the granting of this objection.

Respectfully submitted,

BY: /s/ April Perry Randle
April Perry Randle. BPR 022231
P.O. Box 3056
Cleveland, TN 37320-3056
(423) 473-6717
Fax: (423) 473-6718

CERTIFICATE OF SERVICE

I certify that the Objection to Claim 6 was served electronically May 31, 2013, on the Trustee and the United State Trustee. I further certify that the foregoing paper was served by mail on the following, at the following addresses:

InSolve Recovery, LLC
c/o Capital Recovery Group, LLC
Dept 3203
PO Box 123203
Dallas, TX 75312-3203

LVNV Funding, LLC
c/o Frederick J. Hanna & Assoc.
1427 Roswell Road
Marietta, GA 30062

Richard Masters
54 Tripp Lane
Trenton, GA 30752

LAW OFFICE OF APRIL PERRY RANDLE

BY: /s/ April Perry Randle.
April Perry Randle, BPR 022231